Meynen From (Person)	Lyen ASSIGNMENT (OIL Luemire Lok of MSIG	Date/Time: 14/12/18/22.51
Istimated Cost:	Bill to:	
DD (WS / Fo Inspect Vehi	TP RES / OD RES / EVA / INV / MV / CS cle No: SHC 8981E	Insured: SLU 3804A
	Chunni Motor	Tel: 65425119
of	BIK 10, AMK Ind, PURK 24 #	03-19 AMK
	804 63325QM/ Claim	No: 578867
Sum Insured:	Exc	
Make of Veh	15.	D.O.A. 12/12/2018 .
(Client's Record)	REP. / REV 24 HRS (up)	H.O.D. Endorsement
The second second	3.16pm 4/12/18 Person Contacted: Jyr	
Date/Time	Action/Instruction () Estimate	
	8HC8981E-CS3 II1802248411	led3 BOA: 12/12/2018
	SIU 38 64A - ×	
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er e	Fram	Date	Veh No. SHC 89	81 Eyr Regn 20	16 July
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Claims No. Sum insured: Excess: Gen. Cond. Groft Fair Poor Burnt	nsured ,		Eng/No: D4PD	GU656524	
Steering Indigot Jammed / Leaked / Burnt or Brake: Indigot / Jammed / Leaked / Burnt or Brake: Indigot / Jammed / Leaked / Burnt or Modi: Will Jam	olicy No		ČNo. KMH	LB41UMQUO9	1911
Brake: Integr / Jammed / Leaked / Burnt or	laims No.		Gen. Cond. 600d / Fair / Poor /	Burnt	
Modil: (Hill Jeen / STD AJRim or Tyre Size: F: Jo5 60 R 14 Remark: The veh had commenced its repair at the time of inspection. Bal. or Market Value: DAC Accident Rport: Consistent?: Yes or No Est. Repairs: 10 days Res.: Yes or No Est. Repairs: 10 days Res.: Yes or No Lum Sum: Jo % 3 Val.: Yes or No CA / REV / REP. / 24 HRS Date: Person Contacted: N/OUT Date / Time Action / Instruction MSIG SLU 3804 A Source Fie Raturn to? RECEIVED 2 3 JAN 2019 Add Fee: Size F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Tyre Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Tyre Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Tyre Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / STD AJRim or Trye Size: F: Jo5 60 R 14 R: July / Jeen / Je	Sum Insured	Excess:	Steering: Inorder / Jammed / Le	eaked / Burnt or	
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Date: Person Contacted: Vehicle: IN / OUT The U/C / Chassis frame / Body Structure affected due to collis Date / Time	Lum Sum;	3 Val.: Yes or No	Survey held at		
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MSIG SLU 3804 A Soil 19	Date:	Person Contacted	The U/C / Chassis frame /	Body Structure affected of	due to collision.
Soil 19	Date / Time	Action / Instruction			
Date/Time. File Pass to? 123 Type	3/01/19	Juny 15 170001- (Red: 9477.57; 35%)		- (4)	
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...CLAIM SUBFOLDER...(New Assignment)

LAIM SUB	FOLDER TRA	CKING								
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj S	ubmitted	Ins Auth'ed	Status	5	
Main	13 Dec 2018		14 Dec 2018 14:51 Assign					31100000000000	Assignm el Case	ent
	Main	Re	ference		Claim Detail	s	Docume	nts	7	Show All
CLAIM SU	BFOLDER DE	TAILS		CONTRACTOR DE		[Create	ed by insurer]		University of the last	
Insured:	JEREMIAH	SIMON GERARI	D, ID: S16528	37D. Tel:	+6598272780		RARD.JEREMIAH	BVALIOO C	OH 66	
Main Claimant:	100000000000000000000000000000000000000	TRANSPORTATI			o.: 199303821		NAKU.JEKENIANI	PTAHOU.C	.UM.SG	
Vehicle Reg No.:	SHC898	1E			Date of Los	12/12/2 [28 Mon	018 21:00 - :59 oths and 21 Days	From LTA	Reg Date	(Man Vr\1
Claim Type:	200.000	867			Policy/Cove	er A80463	[28 Months and 21 Days From LTA Reg Date (Man Yor A80463325QMY (Comprehensive) Coverage: 30/11/2018 - 29/11/2019			(Mail 17)]
Vehicle Reg No. (Insured):	SLU3804A	V.			Policy No. (Claimant)		e. 30/11/2016 - /	29/11/201	9	
Repairer:	Chunni Mo	otor Work Pte Ltd	(HO) Blk 10 A	na Mo Vio I	Excess:	S\$500.0	0	22702.000		
1.2	7162		()	ing the Rio 2	nidustriai Park	ZA, #03-19	AMK Autopoint, 5	68047 Ang	g Mo Kio -	Tel: 6542
Handling Insurer:	MSIG Insu	ırance (Singapoı	e) Pte. Ltd. (H	Q) - Tel: +6	55 6827 7888	[Handled	by Jasmine Lok	Kheng K	wei - 659	4 25501
Adjuster:	LKK Auto	Consultants Pte	Ltd (HQ) - Tel:	6256-3561	[Imm.Ac	lvice due	15/12/20181	950-100-07-1952	2018/05/2019	(C-100/A-4)
Driver/Custo dian (Insured):	0	SIMON GERARD (5					10/12/2010]			
Adj Asg. Remarks:	TP survey. I S28 Contac	Pls contact Worksh t : -Ms Lynn or Ms	op to arrange fo Irene @ 6542 5	or survey AS 5119 or 654	SAP. Location : 2 7162	AMK Autopo	oint, Soon Hock M	otor #01-0	05/06 Lial	bility: 100
ASSOCIAT	ED MAIL REC	CEIVED						1	7	
There are no	mail for this	case.					-	View All	Compos	e Case Ma
ALL ASSO	CIATED TASK	(S⊟				View Al	I Search Tasks	C	1	F2-
Due Date	Priority	Type Task G	iroup Subje	ect Hane	dler Assir	ned By	Completed Or		New Task	Complet
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Note: This document has not been finalised. LKK Auto Consultants Pte Ltd (Co.Reg,No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

To:

MSIG Insurance (Singapore) Pte. Ltd.

4 Shenton Way #21-01 SGX Centre 2 Singapore 068807

From: LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park Singapore 408933

Attn:

Jasmine Lok Kheng Kwei

Date:

20 Dec 2018

Preliminary Advice

Insured Vehicle No : SLU3804A

TP Vehicle No

: SHC8981E

Accident Date

: 12/12/2018

: HYUNDAI IONIQ HYBRID

Assignment Date

: 14/12/2018

Date of Inspection : 17/12/2018

Est. Duration of Repair

: 10.00

Inspection At

: CHUNNI MOTOR WORK PTE LTD (HQ)

BLK 10 ANG MO KIO INDUSTRIAL PARK 2A, #03-19 AMK AUTOPOINT

SINGAPORE 568047

Point of Impact / General Description of Damages

The vehicle sustained impact / damages front and rear portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	26,477.58
Revised Amount	:S\$	22,139.46
Check Items (Estimated)	:S\$	0.00
Total	:S\$	22,139.46

:S\$ Lump Sum Repair

Total Loss Consideration

New for Old Value	:S\$
Pre-Accident Value	:S\$
COE / PARF Rebate	:S\$
Salvage Value	:S\$
Margin for Repair	:S\$

Remarks

1	The	vehicle is	economical/not	economical	for repair.

(x) The above survey was conducted on a 'without prejudice' basis.

MCD618160875 / ComfortDelGro Engineering Pto Ltd - Loyang ENTRY DATE & TIME: 13/12/2018 14:47 SUBMITTED BY: Calhedne Per May Juan Your NCD will be affected due to late reporting Actual e-Filling Submission Date & Time: 14/12/2018 07:14

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

EMail Address

- 1, Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- 6. This report will be forwarded by the Insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
- By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

aloresaid,		
	ACCIDENT STATEMENT	
Date Of Report	13/12/2018 14:47	
Date Of Accident	12/12/2018 21:40	
Exact Location Of Accident	CTE TWDS SLE NEAR TO BRADDELL EXIT	
Country/State of Loss	SINGAPORE	
0	DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SHC8981E	
Insured/Policyholder		
Name Of Registered Owner	COMFORT TRANSPORTATION PTE LTD	
Co Reg No	199303821R	
Email Address	FLEETSAFETY@CDGTAXI.COM.SG	
Mobile Phone No		
Alternative Phone No	OFFICE-65508768	
Vehiclo Particulars		
Manufacturer	HYUNDAI	
Model	140	
Exact Purpose for which vehicle was being used at time of accident		
Are you claiming under your own insurance policy for repair to your vehicle?	NO	
If No, Please state action to be taken	THIRD PARTY	
Vehicle Category	TAXI	
Insurance Company		
Name of Insurance Company	INDIA INTERNATIONAL INSURANCE PTE LTD	
Type Of Coverago	THIRD PARTY FIRE AND/OR THEFT	
Fleet Policy	YES	
Policy Number	MCOM0015	
Cover Note Number		
Driver		
Name of Driver	SEET BOH HUA	
NRIC No	S1362881E	
Date Of Birth	17/01/1959	
Occupation	OUTDOOR	
Date Of Driving Pass	18/11/1977	
Driving Experience	41 YEARS AND 0 MONTHS	
Gender	MALE	
Mobile Number	(LOCAL) +65-98382662	
Fax Number		
Contact Number		
Sale William	The many states of the states	

NOEMAIL

Address

319 06-352 SERANGOON AVENUE 2

Postcode

550319

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

OTHER - TAXI DRIVER

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

CHAIN COLLISION

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles involved in the accident

Was any body injured in the Accident?

YES

Was any injured conveyed to hospital by

ambulance?

NO YES

NO

2

Was any other material or property damaged?

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

Number of Passengers (Including Driver)

Passenger 1

NAME:

: FEMALE GENDER:

Details of Police Action

Was the accident reported to the police?

YE\$

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

SEE POLICE REPORT.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SLU3804A

Vehicle Make/Model/Colour

Details Of Properties

PRIVATE CAR

Vehicle Category Name of Driver

JEREMIAH SIMON GERARD

NRIC/Passport Number

S1652837D

Contact Number

98272780

Address

Postcode

Insurance Company Name

Nature Of Damage

FRT

Nature Of Damage

FRT

No. Of Passenger (Including Driver)

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number

SLL6553B

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

Address Postcode

Insurance Company Name

Nature Of Damage

FRT & REAR

No. Of Passenger (Including Driver)

DETAILS OF OTHER VEHICLE PROPERTY 3

Vehicle Registration Number

SJR4321J

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

REAR

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name

59

Approximate Age

SEET BOH HUA

Injuries Sustain

NECK, BACK SHC8981E

Injured person in which vehicle?

Were seat belts worn?

YES

Was this injured conveyed to hospital by ambulance?

NO

Address

Postcode

SKETCH PLAN

IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- 6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesald.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s)
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary Investigations relating to the claims;
 - (II) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.(collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- my Personal Information may/can be disclosed by any of the insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - for complying with requirements under any regulations, laws or court orders.

COMFORT TRANSPORTATION PTE LTD CO. REG. NO. 199303821R

> Policyholder's Signature Date & Time:

Driver's Sign (If driver is not the policyholder)

Date & Time: 13, 12, 2018@1415HRS

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.: June Tan

SKETCH PLAN		i .			
					A- SHC 8981E B- SLU 3804A C- SLL 6553B D- SJR 4321J
			(! 		
	1 1 1 1 1 1 1 1 1 1 1 1				
Along CTE Twas SLE (No				A server because	
DESCRIBE CIRCUMSTANCE	ES OF THE ACCIDENT				
					/I
	Deferte	Attach	t		
	T/20	Attach	12164		
29. 10					

DECLARATION

I/We declare the foregoing particulars are true in every respect.

COMFORT TRANSPORTATION PTE LTD CO. REG. NO. 199303821R

Policyholder's Signature Date & Time:

Continue to the property of

Driver's Signature

(If driver is not the policyholder)

Date & Time: 13.12.2018@1415HRS NRIC/FIN No.: June Tan

Reporting Centre Personnel's Signature

Name:





1 of 3

Report No. T/20181212/2164

Police Station Of Origin: Bishan N.P.C

20 Bishan Street 23 SINGAPORE 579757

Tel No: 1800-5529999

REPORT OF A TRAFFIC ACCIDENT

	ate/Time Report Made: 2/12/2018 23:49		Vide Report No.:	Station Diary No.: 213		
Informa	nt's Partici	ilars	PARTICIPATION OF THE PARTICIPA	NEED ACCESS OF THE PARTY.		
	Informant: OH HUA	18 W M	Address: APT BLK 319 SERANGOON AVENUE 2 #06-352 SINGAPORE 550319			
ID Type / ID No.: NRIC NO / S1362881E			Contact No.: Home/Office:	Mobile: 98382662		
National	ity: ORE CITIZ	EN	Email:			
Sex: Male	Age: 59	Date of Birth: 17/01/1959	Type of Informant: Driver			
Race: Chinese		X E	Language: English	Institution / School Name:		
Occupation: Taxi driver			Driving Licence Information: Class: 3	on: Date of Expiry:		

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 12/12/2018 21:40	Type of Location Straight Road
	CPRESSWAY SLE (near the Brade	dell exit) on lane 1 Road Surface: Dry	F	Road Speed Limit:
Cloar	Traffic Flow: Traffi			
Clear Traffic Flow: One Way		Traffic Control: Not Controlled	7.1	raffic Volume: Heavy

Vehicle No.	Type	Make	Model	Color	STRUCTURE PROPERTY AND ADDRESS.	No of Passenge
SHC8981E	Car	HYUNDAI	I40 1.7 CRDI F/L AT ABS AIRBAG 4DR	Blue	Seriously Damaged	1
SJR4321J	Car	HONDA	VEZEL 1.5X	Black		0
SLL6553B	Car	FORD	FOCUS TITANIUM 1.0 GTDI 5DR	Blue		0





Police Station Of Origin: Bishan N.P.C 20 Bishan Street 23 SINGAPORE 579757 Tel No: 1800-5529999

2 of 3 Report No. T/20181212/2164

CONTINUATION OF REPORT

Details of V	elidete Involved		FINE TO THE PARTY		CONTROL SERVICE CONTROL SERVIC
Vehide No.	Type	Weise .	Medel	Color	Gonoliton No. of Presence
SLU3804A	Car	KIA	CERATO K3 1.6A	Black	0

No. of Pedestrian	ns Injured: NIL	OF THE STATE OF	Use of Per	destriar	Cross	ing: NA
Name	SEET BOH HUA		DIE CONTRACTOR	ID No		S1362881E
Related Vehicle	SHC8981E (Car)		-2019889	Conta	ct No.	983826662
Hospital/Clinic	Internedical 24 Hr Cl	inic .		Class Drivin Licend	g ·	Class: 3 Date of Expiry: NIL
Date Treatment	12/12/2018		Date Disci			/2018
No. of Days gran	ted Medical Leave	03	Degree of	Injury	NII	,2010

Brief Details.

On 12/12/2018 at about 2140hrs, I was travelling along CTE towards SLE (near the Braddell exit) on lane 1 in my vehicle, SHC8981E (V1) with a passenger on-board. I wish to state that the traffic volume was heavy at that point of time and a vehicle in front of me, SLL6553B (V2) had braked as such I slowed down my vehicle and stopped my vehicle. All of a sudden, I felt an impact from the rear. I wish to state that a vehicle behind me, SLU3804A (V3) was unable to brake on time and collided onto the rear of my vehicle. The impact caused my vehicle to surge forward and hit onto the rear of V2 and that caused V2 to collide onto the rear portion of a vehicle in front of it, SJR4321J (V4).

All drivers alighted from our vehicle to take photos of the damages and did not exchange particulars. All vehicles then drove off to avoid traffic congestion. The rear and front bumper of my vehicle were damaged. I do have a company in-built camera in my vehicle. No Traffic Police or ambulance at scene. No government property damaged and nobody injured at that point of time however after the accident, I felt slight pains on my neck and back as such I went to the doctor and was given 3 days of MC.





3 of 3

Report No. T/20181212/2164

Police Station Of Origin: Bishan N.P.C 20 Bishan Street 23 SINGAPORE 579757 Tel No: 1800-5529999

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the **report number** as reference.

Signature Of Officer Recording The E / Sgt 3 NUR SAHIDAH BINTE IBRAH	. ()	Signature Of Informant:	
Signature Of Interpreter: Not applicable		Date/Time: 12/12/2018 23:49	i.
Officer In Charge Of Case: TP / AEIT / SI ANG YI TING, STEPHANIE Contact No.: 65476414	SIP PO	GAPOR Lassification Of Cases N 061	1
Authentication Stamp		SIGNATURE	

14-12-18;15:14 ;Chunni Motor Works Pte Ltd Soon Hock

CHUNNI MOTOR WORK PTE LTD

REPAIR ESTIMATE*

VEHICLE NO : SHC 8981E :

MAKE

10 Survey

DATE: 13.12.2018

TEL: 6542 5119 FAX : 6542 6039

MCIC

MODEL	: HYUNDAI i40	FAX	: 6542 6039	WOIG	
Qty	Parts Description/ Labour	Type	Unit Price	Amount	
	Bonnet Star 15t			S 2,265.90	*-
	Bonnet Lock 15+			\$ 36.90	-
	Radiator Grille broku			\$ 1,110.10	-
	Radiator Grille H Emblem by ken ()			\$ 39.50	_
	Front Bumper Cover distarba			\$ 1,052.20	-
	Front Bumper Sponge dorn			\$ 99.20	_
	Front Bumper Reinforcement 194			\$ 402.10	
	Front Bumper Bracket Top (LH/RH) 44		\$ 22.40	\$ 44.80	×
	Front Bumper Bracket (LH/RH)		\$ 24.60	\$ 49.20	×
	Headlamp Support Top Cover 514		Jacob Inchi-Passon	\$ 222.60	
	Headlamp Support Panel Assy 2 crede		1	\$ 907.40	2-
	Headlamp (LH/RH) mondy bake		\$ 1,388.00	\$ 2,776.00	*-
	Radiator & 18t Printing			\$ 698.30	
	Radiator Fan Blade, Cowling, Motor Assy & by ku		1	\$ 792.95	and.
	Radiator Bracket (RH/LH)		\$ 6.50	S 13.00	
	Radiator Guard boly		\$ 20.00		
	Horn Unit (LH/RH) bake		\$ 73.80	\$ 147.60	
	Horn Wire 144		75.00	\$ 156.50	1
	Aircon Condenser ⊬+		60	S 927.50	
	Inter Cooler V+			\$ 1,032.50	
	Inter Cooler Mounting (2 PCS)		216	\$ 25.90	03007
	and cooler mounting (2 1 co) / 14		12328.15	25.70	
	SUB TOTAL		(2	\$ 12,840.15	1
	LESS 20%		98,62.50	S 2,568.03	
	DISCOUNTED TOTAL		(**	\$ 10,272.12	1
	DISCOUNTED TOTAL		3	3 10,2/2.12	
	Front Number Plate Crack			\$ 25.00	Nett -
	Front No Plate Trim Cover boku			\$ 30.00	Nett "
			55.00		
				S 55.00	1
	Labour Charge				
	Panel Beating			\$ 1,000.00	6001
	Spray Painting Charge			\$ 500.00	
	Wiring Charge				301-
	Towing Charge		1110.69		
	Remove/Refix Aircon & Refill Gas		(110.00	S 150.00	
	Diagnostic & Resetting To Erase Fault Code			\$ 480.00	HH
	TOTAL LABOUR			\$ 2,240.00	- 1
	TOTAL EMBOUR			2,210.00	+

	, 	-	T		_	C 8981E	E
Qıy	Parts Description/ Labour	Турс	Unit P	rice	_	Amount	
	Boot Lid 14t				S	2,174.90	-
	Boot Lid Rubber de James				S	96.50	-
	Boot Lid Lock Upper ≫t				\$	102.60	-
	Boot Lid Lock Lower				S	31.70	×
	Boot Lid 'H' Emblem His				S	28.70	4
	Boot Lid CRDI Plate Lec				S	27.90	_
	Boot Lid Lamp (LH/RH) CHEAC		s	565.60	S	1,131.20	_
	Boot Lid Trimboard +vv		*		S	116.40	_
	Boot Lid Trimboard Clips (10pcs) Nac				S	11.00	-
	Bootlid Moulding				S	85.00	×
	Bootlid i40 Emblem अ८				5	27.90	14
	Bootlid Lower Garnish 14				S	227.90	×
	Rear Bumper of Oh. 124				S	553.00	1
	Rear Bumper Reinforcement Week				s	428.40	1_
			s	80.30	S	160.60	×
	Rear Bumper Reinforcement Bracket (LH/RH)		*	60.50	S	22.00	1
	Rear Bumper Clip 10 pcs 44c		s	35.60	S	71.20	×
	Rear Bumper Bracket H-4		3	33.00	5	118.40	1
	Rear Bumper Sponge Hom				S	228.00	
	Rear Bumper Under Cover			697.80			
	Tail Lamp (LH/RH) GEAC		S	097.80	5	1,395.60	1 -
	Rear Panel Duta				\$	526.70	1
	Rear Panel Garnish mindy defined				S	57.70	1
	Rear Panel Lower Panel De Ang				S	495.50	
	Spare Tyre Holder 어ન				\$	223.10	
	Spare Tyre Panel De And				\$	852.80	1
	Spare Tyre Panel Cushion H4				S	209.05	1
	Rear Towing Hook		1		S	94.60	X
	Member Assy- Rear Floor Centre H4				S	570.40	X
	Exhaust Pipe Insulator ? HA		\$	58.55	S	117.10	
	Exhaust Silencer 2 54		S	967.70	\$	1,935.40	1000
	Exhaust Pipe Hanger		S	58.55	S	117.10	
	Exhaust Pipe Centre				S	730.10	×
	E		11032	80	┕		1
	SUB TOTAL		10001	2 14	\$	12,968.45	1
	LESS 20%		8826	. 47	\$	2,593.69	1
	DISCOUNTED TOTAL				\$	10,374.76	1
	Boot Lid Comfort Logo & Tel No. Sticker 4				s	30.00	Ne
	Boot Lid Advertisement Logo Ha				S	100.00	Ne
	Rear Bumper Reverse Sensor Dom				S	135.70	Ne
	Rear Bumper Advertisement Logo				S	50.00	
	Rear Fender Advertisement Logo (LH/RH)	II	S	100.00	S	200.00	
	250 (20074) - 42						
			515	.70	s	515.70	1
		l	1 1/1/		2		

SHC 8981E

Parts Description/ Labour	Type	Unit Price	Amount
	V 1		
	l l		\$ 1,500.00
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			S 1,000.00
			S 50:00
			s 50.00
		40024419977 (1950-975)	s 120.00
		1770.00	s 300.00
Remove Renz Exhaust 1 ipe			
TOTAL LABOUR			\$ 3,020.00
ESTIMATE TOTAL			\$ 26,477.58
17/12/2018 @ 1130 Mus			
Mit Autura	39		22139.44
	the V		17000
2/Sm	1,5	4/5	1,1000
Man	12/		
1/	,		
LKK Ando			
10 days			
[
LKK Auto Consultants hence notify			
the Dengirer of the following-			
To see your hotore(After Spray politing)			
The section are subject to confirm about			
- Third party survey is on a Without Prejudice book	1		
an Weed modification(s) is allowed	1	1	1
			1
1 1	1	1	
	1		1
1 27		1	
Dates	T		
			1
			1
	Labour Charge Panel Beating Spray Painting Charge Wiring Charge Tuff Kote Remove/Refix Reverse Sensor Remove/Refix Exhaust Pipe TOTAL LABOUR ESTIMATE TOTAL 17 12 2012 C 1130 hrs List Autum List	Labour Charge Panel Beating Spray Painting Charge Wiring Charge Tuff Kote Remove/Refix Reverse Sensor Remove/Refix Exhaust Pipe TOTAL LABOUR ESTIMATE TOTAL 17 2 2012 C 1130 hrs List And List And List And List And List And To resurvey beforefather spray painting To delays damaged partis) during resurvey Parts prices are subject to confirmation Third party survey is on a "Without Prejudice" basis No litegel modification(s) is allowed Supplementary term(s) must be resurveyed and is subject to final approved from Insurance Company Acknowledged by Rapalrer Signatures:	Labour Charge Panel Beating Spray Painting Charge Wiring Charge Tuff Kote Remove/Refix Reverse Sensor Remove/Refix Exhaust Pipe TOTAL LABOUR ESTIMATE TOTAL It 12 2012 C 1130 https://doi.org/10.0000 LKK Auto Constitants hence notify the Repairer of the following: 10 days. LKK Auto Constitants hence notify the Repairer of the following: 10 resurvey belorester spray painting 10 display damaged part(s) during resurvey Parts prices are subject to confirmation 1 Tird party survey is on a "Without Prejudice" basis No illegal modification(s) is allowed Supplementary item(s) must be resurveyed and is subject to final approved from Insurance Company Acknowledged by Repairer Signatures:

be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

Merimen e-Claims Page 1 of 1

...CLAIM SUBFOLDER...(Pending for Survey Report)

Case 1	Votified	Est Submitted	Adj Assigned	Adj Rpt	1	dj Submitted	Ins Auth'ed	Status		
Main	13 Dec 2018		14 Dec 2018 14:51 Edit Adj Rpt	S\$17,00 Edit Est	33333	\$\$17,000.00 View Rpt		Pending for Surve Report Cancel Case		
M	tain		Reference	CI	aim Detail	s	Documents		Show All	
CLAIM SUE	FOLDER DE	TAILS		and the second second	uli some e	[Created	by insurer]			
insured:	JEREMIA	SIMON GERA	RD, ID: S16528370), Tel: +65	98272780,		D.JEREMIAH@YA	HOO.COM.SG		
Main Claimant:	COMFORT	COMFORT TRANSPORTATION PTE LTD, Co. Reg. No.: 199303821R								
/ehicle Reg. No.:	SHC898	1E			Date of Los		3 21:00 - :59 s and 21 Days Fro	m LTA Reg Date	(Man Yr)]	
Claim Type:	TP / 578	867			Policy/Cov Note No.:		QMY (Comprehen 30/11/2018 - 29/			
Vehicle Reg. No. (Insured):	SLU3804A Policy No. (Claimant):									
					Excess:	S\$500.00				
Repairer:	Chunni M 7162	otor Work Pte I	.td (HQ) Blk 10 Ang	Mo Kio Indu	istrial Park	2A, #03-19 AM	K Autopoint, 5680	47 Ang Mo Kio	Tel: 6542	
Handling Insurer:	MSIG Ins	urance (Singap	ore) Pte. Ltd. (HQ) - Tel: +65	6827 7888	[Handled by	Jasmine Lok Kh	eng Kwei - 659	4 2550]	
djuster:	LKK Auto	Consultants Pt	e Ltd (HQ) - Tel: 62	56-3561	[Handled b	y BRYAN TANI] [Final Rpt	due 13/01/2	019]	
Oriver/Custo dian (Insured):		SIMON GERARD	(54 / Male), NRIC	S16528370), Tel: +6	598272780				
Adj Asg. Remarks:			shop to arrange for Ms Irene @ 6542 51			AMK Autopoint	, Soon Hock Moto	r #01-05/06 Lia	bility: 1009	
ASSOCIATI	ED MAIL RE	CEIVED					Viev	w All Compo	se Case Mai	
There are no	mail for this	case.								
ALL ASSO	CIATED TAS	кѕ⊟				View All S	Search Tasks C	reate New Task	Complete	
ALL A000.		Type Tas	k Group Subject	t Handl	er Ass	igned By	Completed On	Created C	n Done	

Claim Documents

*SHC8981E (578867) [SLU3804A] TP

COMFORT TRANSPORTATION PTE LTD Dec 12 2018 9:00PM [JEREMIAH SIMON GERARD]

Chunni Motor Work Pte Ltd

Assessment Reports		1 per page			
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	170	Thumbnail	Print
1	14/12/18 13:33	Accident Statement From:OD - Reg. No: SLU3804A, Claimant: JEREMIAH SIMON GERARD	0	Load HTM	
No.	Finalized On	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	20/12/18 11:51	Adjuster Immediate Advice	0	Load HTM	
Pho	otos/Images				
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	3 per	Thumbnail	Print
1	26/12/18 10:28	Front View Left	0	Load JPG	V
2	26/12/18 10:28	Front View Right	0	Load JPG	V
3	26/12/18 10:29	General View	0	Load JPG	V
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Ass	essment Reports		1 per g	age 🗸	V
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36	26/12/18 10:29	General View	0	Load JPG	6
37	26/12/18 10:29	General View	0	Load JPG	6
38	26/12/18 10:29	General View	0	Load JPG	6
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42	26/12/18 10:29	General View	0	Load JPG	i
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45	26/12/18 10:29	General View	0	Load JPG	6
46	26/12/18 10:29	General View	0	Load JPG	6
47	26/12/18 10:29	General View	0	Load JPG	1
48	26/12/18 10:29	General View	0		-
19	26/12/18 10:29	General View		Load JPG	-
50	26/12/18 10:29	General View	0	Load JPG	1
51	26/12/18 10:29	General View	0	Load JPG	-
52	26/12/18 10:29	General View	0	Load JPG	1
53			0	Load JPG	-
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54	26/12/18 10:29	General View	0	Load JPG	1
55	26/12/18 10:29	General View	0	Load JPG	[
56	26/12/18 10:29	Rear View Right	0	Load JPG	E
57	26/12/18 10:29	Rear View Left	0	Load JPG	E
58	26/12/18 10:30	General View	0	Load JPG	1
59	26/12/18 10:30	General View	0	Load JPG	E
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55	26/12/18 10:30	General View	0	Load JPG	[
56	26/12/18 10:30	General View	0	Load JPG	6
57	26/12/18 10:30	General View	0	Load JPG	E
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0	26/12/18 10:30	General View	0	Load JPG	[
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80	26/12/18 10:30	General View	0	Load JPG	E
31	26/12/18 10:30	General View	0		5

Ass	essment Reports		1 per p	age 🔻	Y
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87	26/12/18 10:30	General View	0	Load JPG	1
88	26/12/18 10:30	General View	0	Load JPG	1
89	26/12/18 10:30	General View	0	Load JPG	1
90	26/12/18 10:30	General View	0	Load JPG	1
91	26/12/18 10:30	General View	0	Load JPG	1
92	26/12/18 10:30	General View	0	Load JPG	1
93	26/12/18 10:30	General View	0	Load JPG	E
94	26/12/18 10:30	General View	0	Load JPG	E
95	26/12/18 10:30	General View	0	Load JPG	[
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102	26/12/18 10:30	General View	0	Load JPG	1
103	26/12/18 10:30	General View	0	Load JPG	1
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105	26/12/18 10:30	General View	0	Load JPG	i
106	26/12/18 10:30	General View	0	Load JPG	i
107	26/12/18 10:30	General View	0	Load JPG	i
108	26/12/18 10:30	General View	0	Load JPG	1
109	26/12/18 10:30	General View	0	Load JPG	1
10	26/12/18 10:30	General View	0	Load JPG	1
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4	14/12/18 13:33	TP REPORT SHC8981E From: OD - Reg. No: SLU3804A, Claimant: JEREMIAH SIMON GERARD	0	Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			
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LKK Auto Consultants Pte Ltd (Co.Reg. No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No:

CS/MSG18022524/DTD3E2

Date:

24/01/2019

REFERENCE

Date of Loss:

Handling Insurer: MSIG Insurance (Singapore) Pte. Ltd.

Policy No:

A80463325QMY

Claimant Vehicle SHC8981E

Insured Vehicle No:

SLU3804A

No:

12/12/2018

Nature of Claim:

TP

Claim No: 578867

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SHC8981E

Make & Model:

HYUNDAI IONIQ HYBRID, 1.6 GLS DCT (A)

Engine No:

D4FDGU656524

Reg. Date:

21/07/2016 (Man. Year: 2016)

Chassis No:

KMHLB41UMGU091911

Colour:

Odometer:

369160 km

Engine Capacity:

1685 cc

Market Value/New Car Price: N/A Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Steering (Serviceable):

Yes Engine Modification:

Yes Footbrake (Serviceable):

Yes

Handbrake (Serviceable):

CONDITION OF TYRES

Front Tyre Size:

205/60 R16

Rear Tyre Size:

205/60 R16

Pre-accident Condition:

Front Left Side:

Campeon 5 mm

Rear Left Side:

No

Campeon 5 mm

Front Right Side:

Campeon 5 mm

Rear Right Side:

Campeon 5 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	21,217.58	19,259.46	1,958.12	9.23
Miscellaneous Items	0.00	0.00	0.00	
Labour	5,260.00	2,880.00	2,380.00	45.25
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	26,477.58	22,139.46	4,338.12	16.38
Approved Total (Overridden) (S\$)		17,000.00		
(S\$)	26,477.58	17,000.00	9,477.58	35.79
+ GST 7.00/7.00% (S\$)	1,853.43	1,190.00	663.43	35.79
Nett Amount (S\$)	28,331.01	18,190.00	10,141.01	35.79

INSPECTION

Date of Assignment:

14/12/2018

Date Inspected:

17/12/2018 Inspected At:

Chunni Motor Work Pte Ltd (HQ)

Blk 10 Ang Mo Kio Industrial Park 2A, #03-

19 AMK Autopoint Singapore 568047

Estimated Period of Repair:

10.0 days

Adjuster: BRYAN TANI Manager: DENISE TAY KWEE CHENG

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Reference

Part Source: MRM-SG

Version: 1.0 (Last Synchronised: 24 Jan 2019)

Parts:

192

HYUNDAI IONIQ HYBRID 1.6 GLS DCT (A) (Catalogue:Merimen Singapore 1.0)

Labour:

Repairer's

(Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for SHC8981E)

Validity:

These estimates are valid only if they contain the print code (above) on all estimate pages, running page

numbers with the END OF ESTIMATES marker on the last estimate page

Further Info: Items/values not in reference catalogue are prefixed with an asterisk *.

Recommended Parts

No.	Qty	Part No. Particulars	Condition	Repairer's	Amount
1	1	*BONNET	Bent	2,265.90 FL	*2,265.90 FL
2	1	*BONNET LOCK	Bent	36.90 FL	
3	1	*RADIATOR GRILLE	Broken	1,110.10 FL	*1,110.10 FL
4	1	*RADIATOR GRILLE H EMBLEM	Broken / Cut	39.50 FL	
5	1	*FRONT BUMPER COVER	Distorted	1,052.20 FL	*1,052.20 FL
6	1	*FRONT BUMPER SPONGE	Torn	99.20 FL	
7	1	*FRONT BUMPER REINFORCEMENT	Bent	402.10 FL	
8	2	*FRONT BUMPER BRACKET TOP (LH/RH)	Not Necessary	44.80 FL	
9	2	*FRONT BUMPER BRACKET (LH/RH)	Not Necessary	49.20 FL	
10	1	*HEADLAMP SUPPORT TOP COVER	Not Necessary	222.60 FL	
11	1	*HEADLAMP SUPPORT PANEL ASSY	Cracked	907.40 FL	
12	2	*HEADLAMP (LH/RH)	Mounting Broken		*2,776.00 FL
13	1	*RADIATOR	Bent / Punctured	698.30 FL	
14	1	*RADIATOR FAN BLADE, COWLING, MOTOR ASSY	Broken	792.95 FL	
15	2	*RADIATOR BRACKET (RH/LH)	Not Necessary	13.00 FL	
16	2	*RADIATOR GUARD	Broken	40.00 FL	
17	2	*HORN UNIT (LH/RH)	Broken	147.60 FL	
18	1	*HORN WIRE	Not Necessary	156.50 FL	*-FL
19	1	*AIRCON CONDENSER	Bent	927.50 FL	*927.50 FL
20	1	*INTER COOLER	Bent		*1,032.50 FL
21	2	*INTER COOLER MOUNTING	Not Necessary	25.90 FL	*-FL
22	1	*FRONT NUMBER PLATE	Cracked	25.00 FS	
23	1	*FRONT NO PLATE TRIM COVER	Broken	30.00 FS	
24	1	*BOOT LID	Bent		*2,174.90 FL
25	1	*BOOT LID RUBBER	Deformed	96.50 FL	*96.50 FL
26	1	*BOOT LID LOCK UPPER	Bent	102.60 FL	*102.60 FL
27	1	*BOOT LID LOCK LOWER	Repair	31.70 FL	*-FL
28	1	*BOOT LID H EMBLEM	Necessary	28.70 FL	*28.70 FL
29	1	*BOOT LID CRDI PLATE	Necessary	27.90 FL	*27.90 FL
30	2	*BOOT LID LAMP (LH/RH)	Cracked	1,131,20 FL	*1,131.20 FL
31	1	*BOOT LID TRIMBOARD	Torn	116.40 FL	*116.40 FL
32	10	*BOOT LID TRIMBOARD CLIPS	Necessary	11.00 FL	*11.00 FL
33	1	*BOOTLID MOULDING	Not Necessary	85.00 FL	*-FL
34	1	*BOOTLID I40 EMBLEM	Serviceable	27.90 FL	*-FL
35	1	*BOOTLID LOWER GARNISH	Not Necessary	227.90 FL	*-FL
86	1	*REAR BUMPER	Distorted	553.00 FL	*553.00 FL
7	1	*REAR BUMPER REINFORCEMENT	Cracked	428.40 FL	*428.40 FL
8	2	*REAR BUMPER REINFORCEMENT BRACKET (LH/RH)		160.60 FL	*-FL
9	10	*REAR BUMPER CLIP	Necessary	22.00 FL	*22.00 FL

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No.	Qty	Part No. Particulars	Condition	Repairer's	Amount
40	2	*REAR BUMPER BRACKET	Not Necessary	71.20 FL	
41	1	*REAR BUMPER SPONGE	Torn	118.40 FL	
42	1	*REAR BUMPER UNDER COVER	Dislodged	228.00 FL	
43	2	*TAIL LAMP (LH/RH)	Cracked		The second secon
44	1	*REAR PANEL	Dented	526.70 FL	*1,395.60 FL *526.70 FL
45	1	*REAR PANEL GARNISH	Mounting Cracked		
46	1	*REAR PANEL LOWER PANEL	Dented Dented		
47	1	*SPARE TYRE HOLDER		495.50 FL	
48	1	*SPARE TYRE PANEL	Not Necessary	223.10 FL	The programme and the first
49	1	*SPARE TYRE PANEL CUSHION	Dented	852.80 FL	
50	1	*REAR TOWING HOOK	Not Necessary	209.05 FL	0.000
51	1	*MEMBER ASSY-REAR FLOOR CENTRE	Not Necessary	94.60 FL	1135
52	2	*EXHAUST PIPE INSULATOR	Not Necessary	570.40 FL	
53	2	*EXHAUST SILENCER	Not Necessary	117.10 FL	
54	2	*EXHAUST PIPE HANGER	Bent		*1,935.40 FL
55	1	*EXHAUST PIPE CENTRE	Not Necessary	117.10 FL	
56	1	*BOOT LID COMFORT LOGO & TEL NO. STICKER	Bent	730.10 FL	
57	1	*BOOT LID ADVERTISEMENT LOGO	Necessary	30.00 FS	
58	1	*REAR BUMPER REVERSE SENSOR	Necessary	100.00 FS	
59	1	REAR BUMPER ADVERTISEMENT LOGO	Damaged	135.70 FS	*135.70 FS
30	2		Necessary	50.00 FS	*50.00 FS
		*REAR FENDER ADVERTISEMENT LOGO (LH/RH) part. S=SpcNett. L=ListItemDisc.	Necessary	200.00 FS	*200.00 FS
		STEE STATE LEGISLINGS.	S		
		- List Item Discount on L Iter	Sub Total (S\$) ns 20.00/20.00% (S\$)	5,161.72	23,931.65 4,672.19
			Total Parts (S\$)	21.217.58	19,259.46

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	
Labo	our Items		repairer s	Amoun
1	PANEL BEATING SPRAY PAINTING CHARGE	New	2,500.00	1,400.00
3	WIRING CHARGE	New	1,500.00	1,200.00
4	TOWING CHARGE	New	100.00	60.00
5	REMOVE / REFIX AIRCON & REFILL GAS	New	60.00	0.00
		New	150.00	80.00
-	DIAGNOSTIC & RESETTING TO ERASE FAULT CODE TUFF KOTE	New	480.00	0.00
		New	50.00	40.00
	REMOVE / REFIX REVERSE SENSOR	New	120.00	40.00
S (1)	REMOVE / REFIX EXHAUST PIPE	New	300.00	60.00
	Gross Labour Cost (S\$)		5,260.00	2,880.00

< END OF ESTIMATES >